



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

Order Filed on April 9, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Ralph A. Ferro, Jr., Esq. (RF-2229)
Law Office
66 East Main Street, 3rd Floor
Little Falls, NJ 07424
(973) 200-0988
Attorney for Debtor(s)

In Re:

Mark H. Cho
Helen Cho

Debtor(s)

Case No.: 24-16679 (JKS)

Judge: John K. Sherwood

Chapter: 13

ORDER GRANTING ALLOWANCES FOR CHAPTER 13 FEES

The relief set forth on the follow
DATED: April 9, 2025

A handwritten signature in black ink, appearing to read "J K Sherwood", is written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

The applicant having certified that legal work performed for Chapter 13 services has been rendered, and no objections having been raised, it is:

ORDERED that **Ralph A. Ferro, Jr., Esq.,** the applicant, is allowed a fee of **\$975.00** for services rendered and expenses in the amount of **\$13.21** for a total of **\$988.21**. The allowance shall be payable:

X through the Chapter 13 Plan as an administrative priority.

X Chapter 13 Plan Payments will not change.

Current Plan payments are \$5,300.00.

In re:
Mark H. Cho
Helen Cho
Debtors

Case No. 24-16679-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 09, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2025:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Mark H. Cho, Helen Cho, 363 Vesta Court, Ridgewood, NJ 07450-2617 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2025 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| Denise E. Carlon | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Ralph A Ferro, Jr | on behalf of Debtor Mark H. Cho ralphferrojr@msn.com bknotices@outlook.com |
| Ralph A Ferro, Jr | on behalf of Joint Debtor Helen Cho ralphferrojr@msn.com bknotices@outlook.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

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Total Noticed: 1

TOTAL: 5